

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
STEPHEN B MCELRATH
LINDA MCELRATH

CASE NO. 06 B 15992

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-2830 SSN XXX-XX-0939

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
Final Report and Account of the administration of the estate pursuant to
11 USC 1302(b)(1).

1. The case was filed on 12/05/06 and confirmed on 03/07/07.
2. The case was dismissed after confirmation, 09/21/2007.
3. The Debtor paid a total of \$ 6168.77 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
SN SERVICING CORPORATION	CURRENT MORTG	.00	.00	.00
SN SERVICING CORPORATION	MORTGAGE ARRE	22872.49	.00	.00
NATE LYNN	SECURED	.00	.00	.00
WELLS FARGO FINANCIAL AC	SECURED VEHIC	16000.00	816.69	2564.98
INTERNAL REVENUE SERVICE	PRIORITY	18674.75	.00	.00
ALL CREDIT LENDERS	UNSECURED	NOT FILED	.00	.00
ALLIED WASTE SERVICES	UNSECURED	NOT FILED	.00	.00
AMERICASH LOANS	UNSECURED	2128.64	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	972.67	.00	.00
COMCAST	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	1609.22	.00	.00
CREDIT ACCEPTANCE CORP	UNSECURED	NOT FILED	.00	.00
CREDIT PROTECTION ASSOC	UNSECURED	NOT FILED	.00	.00
CREDITORS ALLIANCE INC	UNSECURED	NOT FILED	.00	.00
ISLAND NATIONAL GRP	UNSECURED	NOT FILED	.00	.00
NCO FINANCIAL SYSTEMS IN	UNSECURED	NOT FILED	.00	.00
NATIONAL CAPITAL MANAGEM	UNSECURED	2547.11	.00	.00
VATIV RECOVERY SOLUTIONS	UNSECURED	1341.17	.00	.00
PROVENA ST JOSEPH MEDICA	UNSECURED	NOT FILED	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	547.56	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
INTERNAL REVENUE SERVICE	UNSECURED	3575.95	.00	.00
NICOR GAS	UNSECURED	6206.96	.00	.00
ILLINOIS DEPT REVENUE	PRIORITY	3798.05	.00	.00
ILLINOIS DEPT REVENUE	UNSECURED	283.81	.00	.00

Summary of disbursements:

SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
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TOTAL CLMS ALLOWED	38872.49	22472.80	19213.09	.00	80558.38
PRINCIPAL PAID	2564.98	.00	.00	.00	2564.98
INTEREST PAID	816.69	.00	.00	.00	816.69
TOTAL PAID	3381.67	.00	.00	.00	3381.67
The Debtor's attorney, PATRICK A MESZAROS , was allowed \$					3000.00
and was paid \$ 676.00 direct and \$ 2123.81 through the plan.					

The Trustee received \$ 183.75 .

Refunds to the Debtor totaled \$ 479.54 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 12/18/07

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE